

RUSSELL L. LOW, ESQ. - 4745

Low & Low, LLC
Attorneys at Law
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(201) 343-4040
Attorneys for the Debtor

In Re:	:	UNITED STATES BANKRUPTCY COURT
	:	DISTRICT OF NEW JERSEY
	:	CHAPTER 13
RHONDA LEARY	:	CASE NO. 16-29062
	:	
Debtor(s)	:	The Honorable Rosemary Gambardella
	:	
	:	CERTIFICATION OF SERVICES
	:	
	:	From: <u>10-06-16 to 07-24-17</u>

I, **Russell L. Low, Esq.** being duly sworn according to law, upon his oath, deposes and says:

1. I am the Attorney representing the Debtor in the within matter.
2. The following time has been spent on behalf of the Debtor in reference to this matter:

<u>Date</u>	<u>Description of Service Rendered</u>	<u>Time</u>
	Initial meeting with Client	1.30
	Second meeting with Client	1.00
	Review of Clients Documents	2.00
	Preparation of Chapter 13 Petition	3.30
	Filing of Voluntary Petition	1.30
	Preparation of Client for 341(a) hearing	0.30
	Attend 341(a) hearing	3.00

All part of Flat Fee retainer of \$3,500.00 plus cost

ADDITIONAL SERVICES

<u>Date</u>	<u>Description of Service Rendered</u>	<u>Time</u>
10-06-16	Preparation and Filing of Motion to Reinstate Stay	1.30
10-06-16	Reviewed Notice of Sheriff Sale scheduled for 10-20-16	0.15
10-26-16	Reviewed Cross Motion filed by Joseph Zapata, Jr., Attorney for Provident Bank	4.00
10-27-16	Conference with client re: Cross Motion	1.00
11-02-16	Client's attorney, Russell L. Low, attended Cross Motion Hearing	3.00
11-14-16	Reviewed Provident Bank's Supplemental Certification In Support of Objection to Motion to Reinstate the Automatic Stay	0.30
11-15-16	Preparation and Filing of Certification in Opposition to Cross Motion re: Objection to Automatic Stay	1.00
11-22-16	Reviewed e-mail from client re: current proof of income	0.20
11-28-16	Preparation and Filing of Amended Schedules	0.15
11-28-16	Reviewed e-mail from Client re: Erroneous YTD earnings Provided by Client's Human Resources Department	0.30
11-28-16	E-mail from client re: pay stub description	0.20
11-29-16	Client's attorney, Russell L. Low, attended Cross Motion Trial	4.00
01-03-17	E-mail to client re: mortgage payment	0.20
01-03-17	E-mail from client re: reply to mortgage payment question	0.20
01-03-17	E-mail from client re: providing proof of payment of mortgage	0.20
01-03-17	E-mail sent to Client requesting actual pay stubs	0.15
01-03-17	E-mail from client re: detailed pay stubs	0.20
01-04-17	E-mail from client re: attaching copies of various documents	0.30

ADDITIONAL SERVICES (Cont'd.)

<u>Date</u>	<u>Description of Service Rendered</u>	<u>Time</u>
07-24-17	Prepared and Filed Certification in Opposition to Certification Of Default of Standing Trustee	1.00

19.45 hours @ \$375.00 per hour		\$7,406.25
	Less Discount	<u>- 2,406.25</u>
TOTAL BALANCE OWED		<u>\$5,000.00</u>

I hereby certify that the foregoing statements made by me are true. I am aware that if any
of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: November 9, 2017

/s/ Russell L. Low
RUSSELL L. LOW, ESQ.
Attorney for Debtor